

2006

Two Parents and Two Children (10 year old girl & 15 year old girl) – One adult working full-time on NMW* - no entitlement to secondary benefits – Housing and Car costs excluded

Section 1A

ITEM	DESCRIPTION	COST	ITEM	DESCRIPTION	COST
Food		Total = 131.90	Education	School uniform, girl 10	2.68
				School uniform, girl 15	3.45
Clothing	Woman	8.80		Computer costs	11.36
	Man	7.34		Stationery	0.80
	Girl, 10 years	9.22		School books, girl 10	2.48
	Girl, 15 years	15.92		School books, girl 15	4.64
	Total =	41.28		Miscellaneous	5.16
				Total =	30.57
Personal Care	Over the counter healthcare	1.43	Transport (no car)	Weekly bus ticket	40.00
	Personal hygiene	25.81		Other Bus fares	5.00
	Cosmetics	3.04		Total =	45.00
	Total =	30.28			
Health related costs¹		Total = 40.59	Fuel	Gas costs	20.00
				Electricity costs	17.00
Household Goods	Lounge/ dining furniture	2.09		Total =	37.00
	Bed/bathroom furniture	2.87			
	Floor coverings	3.56	Personal costs	Trade Union fees	2.80
	Textiles & soft furnishings	1.957		Charity donations	1.00
	Appliances gas/electric	2.547		Total =	3.80
	Kitchen & hardware	1.435	Childcare	Girl, 10 years	00.00
	Stationery/paper goods	0.50		Total =	00.00
	Toilet paper/ cleaning materials	13.73	Savings/ contingencies	Life assurance	6.92
	Miscellaneous	2.18		Savings	10.00
	Total =	30.87		Emergencies/ contingencies	10.00
Household Services	Postage	0.26		Total =	26.92
	Telephone	17.28	Childcare	Girl, 10 years	00.00
	Television	8.14		Total =	00.00
	Dry cleaning	0.58	Pet costs		Total = 6.19
	Window Cleaning	1.16			
	Total =	27.42	Savings/ contingencies	Life assurance	6.92
Social Inclusion & Participation	Newspapers, magazines, books	10.19		Savings	10.00
	Sports goods	0.16		Emergencies/ contingencies	10.00
	Toys & games	2.995		Total =	26.92
	Seasonal items	0.30			
	Photography	0.53			
	Gardening	0.46			
	Sports & leisure activities	24.46			
	Outings	8.55			
	Holiday Expenses	23.53			
	Socialising	23.42			
	Total =	94.60			
				Total Weekly Expenditure	546.42

¹ Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card
Housing, Personal Costs and Childcare differ when the income scenario of the household changes.

* National Minimum Wage - Hourly Rate – €7.65 June 2006

Section 1B

Two Parent and Two Children (10 year old girl and 15 year old girl)

Weekly Household Expenditure for the following income situations:

- In receipt of unemployment benefit.
- 1 full time worker – no car
- 1 full time worker – car owner
- 1 full time worker and 1 part-time worker no car
- 1 full time worker and 1 part-time worker car owner
- 1 full time worker – no benefits

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL						
Two Parent and Two Children (10 yr old girl and 15 yr old girl)						
Euro per week mid June 2006 prices						
Household Types	In receipt of UNEMP. BENEFIT	With 1 F/T worker/ no car	With 1 F/T worker/ car owner	With 1 F/T & 1 P/T worker/ no car	With 1 F/T & 1 P/T worker/ car owner	With 1 F/T worker/ no benefits
Food	131.90	131.90	131.90	131.90	131.90	131.90
Clothing	41.28	41.28	41.28	41.28	41.28	41.28
Personal Care	30.28	30.28	30.28	30.28	30.28	30.28
Health Related Costs	40.59	40.59	40.59	40.59	40.59	40.59
Household goods	30.87	30.87	30.87	30.87	30.87	30.87
Household services	27.42	27.42	27.42	27.42	27.42	27.42
Social inclusion and participation	94.60	94.60	94.60	94.60	94.60	94.60
Educational costs	30.57	30.57	30.57	30.57	30.57	30.57
Housing	37.75	54.45	54.45	68.43	68.43	Nil
Transport	45.00	45.00	62.85	45.00	62.85	45.00
Household Fuel	37.00	37.00	37.00	37.00	37.00	37.00
Personal costs	1.00	3.80	3.80	5.70	5.70	3.80
Childcare costs	00.00	00.00	00.00	12.50	12.50	Nil
Pet Costs	6.19	6.19	6.19	6.19	6.19	6.19
Savings/ contingency costs	26.92	26.92	26.92	26.92	26.92	26.92
Total costs	581.37	600.87	618.72	629.25	647.10	546.42
Deduct health costs*	40.59	40.59	40.59	40.59	40.59	Nil
Total costs (less health care where applicable)	540.78	560.28	578.13	588.70	606.51	546.42
*Health costs are deducted for those who qualify for a medical card						

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**Total weekly income, expenditure and shortfall/discretionary income for the 5
different family income situations²**

Income Expenditure Scenario³	Total cash income	Total ME Budget costs⁴	Shortfall/Discretionary Income
Income from Unemployment Benefit	384.59	540.78	156.19 (shortfall)
1 Full-time worker/ no car	495.94	560.28	64.34 (shortfall)
1 Full-time worker/ car owner	495.94	578.13	82.19 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	557.14	588.70	31.56 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	557.14	606.51	49.37 (shortfall)

² When calculating the Net cash income for each scenario, income where applicable from Unemployment Benefit, Family Income Supplement, Child Benefit, Back to School Clothing and Footwear Allowance and Income from paid employment was taken into account. Eligibility for medical card was also considered

³ It should be noted that the relatively small improvement in the income of the household with a full time and a part time worker when compared with the income of the full time worker only is due to childcare costs and the scaling down of the secondary benefits (because of the additional wage)

⁴ Less healthcare costs where applicable